

Accident Specific-Sum Injuries Amounts

AFLAC will pay \$25–\$10,000 for:

Dislocations

Eye Injuries

Broken Teeth

Paralysis

Burns

Lacerations

Comas

Surgical Procedures

Skin Grafts

Fractures

Brain Concussions

If a covered person receives treatment for injuries sustained in a covered accident, we will pay the following benefit for the treatment listed:

1. Dislocations (reduced under general anesthesia):

Must be diagnosed by a physician within 72 hours after the date of the accident. We will pay for no more than two dislocations per covered accident, per covered person. Benefits are payable for only the first dislocation of a joint. If a dislocation is reduced with local anesthesia or no anesthesia by a physician, we will pay 25% of the amount shown for the closed reduction dislocation.

	Open Reduction	Closed Reduction
a. Hip	\$2,000	\$ 500
b. Knee or shoulder	500	200
c. Collar bone	800	150
d. Ankle or foot (excluding toes)	500	150
e. Lower jaw	500	250
f. Wrist or elbow	400	200
g. Toe or finger	100	50

2. Burns (treated by a physician within 72 hours after a covered accident), based on size of the body surface burned:

	2nd Degree	3rd Degree
a. Less than 20 square centimeters	\$ 100	\$ 200
b. More than 20 but less than 40 square centimeters	200	500
c. More than 40 but less than 65 square centimeters	400	1,000
d. More than 65 but less than 160 square centimeters	600	3,000
e. More than 160 but less than 225 square centimeters	800	7,000
f. More than 225 square centimeters	1,000	10,000

3. Skin Grafts:

If a covered person receives one or more skin grafts for a covered burn, we will pay a total of 50% of the Burn Benefit amount we paid for the burn involved.

4. Eye Injuries:

	Benefit
Surgical repair	\$250
Removal of foreign body by a physician	50

5. Lacerations requiring sutures (must be repaired within 72 hours after the accident and repaired under the attendance of a physician):

	Benefit
Laceration(s) not requiring sutures and treated by a physician	\$ 25
Single laceration less than 5 centimeters	50
Lacerations at least 5 centimeters but not more than 15 centimeters (total of all lacerations)	200
Lacerations over 15 centimeters (total of all lacerations)	400

Refer to the policy for details, limitations, and exclusions.

6. Fractures:

Must be diagnosed within 14 days by a physician. We will pay for no more than two fractures per covered accident, per covered person. For chip fractures and other fractures not reduced by open or closed reduction, we will pay 25% of the benefit amount shown for the closed reduction.

	Open Reduction	Closed Reduction
a. Hip	\$2,000	\$1,000
b. Leg	1,000	500
c. Hand (excluding fingers)	500	250
d. Foot (excluding toes/heel)	500	250
e. Wrist, elbow, ankle, or kneecap	500	250
f. Shoulder blade or forearm	500	250
g. Lower jaw	500	250
h. Vertebrae (body of), pelvis (excluding coccyx), or sternum	1,000	500
i. Upper jaw, upper arm, or face (excluding nose)	600	300
j. Rib	1,000	100
k. Nose, heel, or finger	500	100
l. Coccyx	200	100
m. Toe	200	100
n. Vertebral processes	1,000	150
o. Skull: depressed – \$1,500; simple – \$500		

7. Concussion (brain):**Benefit – \$50****8. Emergency dental work:**

We will pay for no more than one dental benefit per covered accident, per covered person.

	Benefit
Broken teeth repaired with crowns	\$150
Broken teeth resulting in extractions	50

9. Coma (duration of at least 7 days):**Benefit – \$10,000****10. Paralysis (duration of least 30 days):**

This benefit will be payable once per covered person.

	Benefit
Quadriplegia (paralysis of four limbs)	\$10,000
Paraplegia (paralysis of lower limbs)	5,000

11. Surgical Procedures:

Treatment must be performed within one year of a covered accident. Two or more surgical procedures performed through the same incision will be considered one operation, and benefits will be paid based on the most expensive procedure. Only one miscellaneous surgery benefit is payable per 24-hour period even though more than one procedure may be performed.

Repair of:	Benefit
Tendons and/or ligaments	\$ 500
Torn rotator cuffs	500
Ruptured discs	500
Torn knee cartilages	500
Arthroscopy without surgical repair	250
Open abdominal (including exploratory laparotomy), cranial, hernia, or thoracic surgery	1,000
Miscellaneous surgery requiring general anesthesia that is not covered by any other Specific-Sum Injury Benefit	250